

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: JAMES F. LOWERY	§	Case No. 1:14-bk-03818
ESTHER O. LOWERY	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/20/2014.
- 2) The plan was confirmed on 02/26/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/04/2016.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was converted on 07/02/2018.
- 6) Number of months from filing or conversion to last payment: 43.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 65,420.52	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 65,420.52

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,501.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,529.18	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 8,030.18
Attorney fees paid and disclosed by debtor(s):	\$ 499.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LEONARD ZAGURSKIE, JR., ESQ	Lgl	0.00	NA	NA	4,501.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	6,296.00	6,295.99	6,295.99	0.00	0.00
DISCOVER	Uns	4,696.00	12,280.82	12,280.82	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	2,692.82	2,692.82	0.00	0.00
CAPITAL ONE BANK	Uns	3,415.00	2,081.93	2,081.93	0.00	0.00
BECKET & LEE	Uns	13,004.00	13,580.51	13,580.51	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,120.22	2,120.22	0.00	0.00
MILTON S HERSHEY MEDICAL	Uns	0.00	2,380.59	2,380.59	0.00	0.00
MILTON S. HERSHEY MEDICAL	Uns	0.00	3,490.18	3,490.18	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	8,571.00	8,571.04	8,571.04	0.00	0.00
PNC BANK	Sec	95,000.00	93,302.01	93,302.01	16,911.75	0.00
PORTFOLIO RECOVERY	Uns	26,219.00	15,547.43	15,547.43	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	703.00	703.00	0.00	0.00
JH PORTFOLIO DEBT EQUITIES LLC	Uns	5,822.00	4,698.05	4,698.05	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	2,492.68	2,232.68	2,232.68	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	2,492.68	260.00	0.00	0.00
PNC BANK	Con	0.00	NA	NA	38,245.91	0.00
AMERICAN CREDIT	Uns	1,520.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BUREAU OF ACCT MGMT	Uns	2,069.00	NA	NA	0.00	0.00
CACH	Uns	1,990.00	NA	NA	0.00	0.00
CHASE	Uns	7,486.00	NA	NA	0.00	0.00
CITI	Uns	13,001.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	709.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 51,604.16	\$ 38,245.91	\$ 0.00
Mortgage Arrearage	\$ 93,302.01	\$ 16,911.75	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 144,906.17	\$ 55,157.66	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,232.68	\$ 2,232.68	\$ 0.00
TOTAL PRIORITY:	\$ 2,232.68	\$ 2,232.68	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 74,702.58	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 8,030.18	
Disbursements to Creditors	\$ 57,390.34	
TOTAL DISBURSEMENTS:		\$ 65,420.52

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 07/10/2018

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.